

Your Choice of Indemnity Provider as an Individual Clinician

Across the country we are hearing more and more from clinicians who feel pressured by their practice or employer to switch their personal indemnity provider. In some cases, GPs and GPEPs are being told they are required to move to the same provider the practice uses for its own organisational cover.

If this is happening in your clinic, here is what you need to know:

- You have the right to choose your own indemnity provider.
- Your individual cover is for you.
- Your practice's cover is for the practice.

These are separate needs and they are designed to remain independent.

Individual vs Practice Cover: NZMII's Position

NZMII's view differs from that of some other providers.

Our Practice Policy is fully agnostic as to who individual clinicians choose for their own indemnity cover. We do not require doctors to shift their personal indemnity to match the practice's policy. We do not require clinics to consolidate everyone under one provider. If a clinician chooses NZMII, and the practice chooses another provider, this is completely acceptable and common.

We frequently work alongside other indemnity organisations when a situation involves both a practice and one or more clinicians who each hold their own personal cover. Whether the other party holds cover with NZMII or another provider, each person or entity receives their own independent representation.

This independence ensures clear separation of interests, conflict free advice, appropriate advocacy for you personally, and continuity of representation even if you change roles or employers.

If pressure is applied to switch providers for consistency, it is worth remembering that consistency is not the purpose of individual indemnity. Independence is. You are entitled to select the provider you trust to represent you, not just the organisation you happen to work for at a given time.



Contact Us

NZMII are here to help!